AMENDMENT TO THE CLAIMS

1-38. (Cancelled)

- 39. (Currently amended) A method, comprising:

 receiving, at a gaming device, a loan request including a loan amount;

 sending an indication of the loan request to at least one casino employee[[,]]; and

 enabling a cash-out mechanism of the gaming device based on an approval of the loan
 request by the at least one casino employee.
- 40. (Previously Presented) The method of claim 39, wherein sending an indication of the loan request comprises:

causing at least one of an audio and visual signal to be output to the at least one casino employee.

41. (Previously Presented) The method of claim 39, wherein sending an indication of the loan request comprises:

causing at least one of a beeper, cellular telephone and other computing device to output the indication of the loan request to the at least one casino employee.

- 42. (Previously Presented) The method of claim 39, further comprising: receiving an approval of the loan request.
- 43. (Previously Presented) The method of claim 42, wherein receiving an approval of the loan request comprises:

receiving, from the at least one casino employee, an approval of the loan request.

44. (Previously Presented) The method of claim 43, wherein receiving an approval of the loan request comprises:

receiving, via an input device of the gaming device, an authorization code from the at least one casino employee.

45. (Previously Presented) The method of claim 44, wherein receiving an authorization code comprises:

receiving, via at least one of a keypad and a card reading device, an authorization code from the at least one casino employee.

- 46. (Previously Presented) The method of claim 45, wherein the card reading device is operable to obtain information from at least one of a magnetic stripe card and a smart card.
- 47. (Previously Presented) The method of claim 42, wherein receiving an approval of the loan request comprises:

receiving, from a computing device, an approval of the loan request based on a verification that a player associated with the loan request is a current guest of a hotel associated with the gaming device.

- 48. (Previously Presented) The method of claim 47, further comprising: transmitting, to the computing device, an identifier of the player associated with the loan request.
- 49. (Previously Presented) The method of claim 48, further comprising: receiving, from the player, the identifier of the player.
- 50. (Previously Presented) The method of claim 48, further comprising: receiving, from the computing device, a direction to prompt the player for a further identifier that verifies the player is currently a guest of a hotel associated with the gaming device.
- 51. (Previously Presented) The method of claim 50, wherein the further identifier comprises at least one of a personal identification number, a hotel room number, and a hotel room entry card identifier.

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- 52. (Previously Presented) The method of claim 50, further comprising: prompting the player for the further identifier.
- 53. (Previously Presented) The method of claim 52, further comprising: receiving the further identifier; and transmitting the further identifier to the computing device.
- 54. (Previously Presented) The method of claim 53, further comprising: receiving, from the computing device, a confirmation that the player is currently a guest of a hotel associated with the gaming device, thereby receiving an approval of the loan request.
- 55. (Previously Presented) The method of claim 39, further comprising: establishing, based on the requested amount and before the approval of the loan request is received, a balance of credits available for wagering at the gaming device.
- 56. (Previously Presented) A gaming device, comprising:
 - a processor; and
- a storage device in communication with the processor, the storage device storing a program for directing the processor to:

perform the method of claim 39.

57. (Previously Presented) A computer readable medium encoded with instructions for directing a processor to:

perform the method of claim 39.

58. (Previously Presented) A method, comprising:

receiving, at a gaming device, a loan request including a loan amount;

establishing, based on the loan amount, a balance of credits available for wagering at the gaming device;

disabling a cash-out mechanism of the gaming device; and

enabling the cash-out mechanism of the gaming device upon the occurrence one of:

receiving an approval of the loan request from at least one casino employee; and
determining that a payout at least equal to the loan request has been won at the
gaming device using the established balance of credits,

wherein the loan amount is subtracted from the payout before the cash-out mechanism is enabled.

- 59. (Previously Presented) The method of claim 58, further comprising: sending, to a computing device, an indication of the loan request; and sending, upon the occurrence of the payout at least equal to the loan request, an indication of cancellation of the loan request.
- 60. (Previously Presented) An apparatus, comprising:
 - a processor; and
- a storage device in communication with the processor, the storage device storing a program for directing the processor to:

perform the method of claim 58.

61. (Previously Presented) A computer readable medium encoded with instructions for directing a processor to:

perform the method of claim 58.

62. (Previously Presented) A method, comprising:

receiving an indication that a player of a gaming device has requested a loan amount for wagering at the gaming device, wherein a cash out mechanism of the gaming device is disabled once a balance based on the loan amount has been established at the gaming device;

approving the loan amount wherein the approval is performed by at least one casino employee; and

storing an indication of the loan amount in association with the player.

63. (Previously Presented) The method of claim 62, further comprising:

determining that a predetermined period of time since a time at which the player finished playing the gaming device has passed;

determining that the player has not repaid the loan amount during the predetermined period of time; and

charging a credit card of the player for at least a portion of the loan amount that has not yet been repaid.

- 64. (Previously Presented) An apparatus, comprising:
 - a processor; and

a storage device in communication with the processor, the storage device storing a program for directing the processor to:

perform the method of claim 62.

65. (Previously Presented) A computer readable medium encoded with instructions for directing a processor to:

perform the method of claim 62.

66. (Previously Presented) A method, comprising:

receiving, at a gaming device, a loan request including a loan amount;

sending an indication of the loan request to a computing device;

receiving, from a computing device, an approval of the loan request based on a verification that a player associated with the loan request is a current guest of a hotel associated with the gaming device; and

enabling a cash-out mechanism of the gaming device based on an approval of the loan request.

- 67. (Previously Presented) The method of claim 66, further comprising: transmitting, to the computing device, an identifier of the player associated with the loan request.
- 68. (Previously Presented) The method of claim 67, further comprising:

receiving, from the player, the identifier of the player.

69. (Previously Presented) The method of claim 67, further comprising:
receiving, from the computing device, a direction to prompt the player for a further
identifier that verifies the player is currently a guest of a hotel associated with the gaming device.

- 70. (Previously Presented) The method of claim 69, wherein the further identifier comprises at least one of a personal identification number, a hotel room number, and a hotel room entry card identifier.
- 71. (Previously Presented) The method of claim 69, further comprising: prompting the player for the further identifier.
- 72. (Previously Presented) The method of claim 71, further comprising: receiving the further identifier; and transmitting the further identifier to the computing device.
- 73. (Previously Presented) The method of claim 72, further comprising: receiving, from the computing device, a confirmation that the player is currently a guest of a hotel associated with the gaming device, thereby receiving an approval of the loan request.
- 74. (Previously Presented) The method of claim 62, further comprising: determining that the player has finished playing the gaming device before the loan amount has been repaid;
 - determining that the player has repaid the loan amount at a casino counter; and storing an indication of the repayment of the loan amount.